

In re:  
Todd Diedrich  
Ashley Esquivel  
Debtors

Case No. 25-13091-RB  
Chapter 13

District/off: 0973-6  
Date Rcvd: May 13, 2025

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:**

Recip ID	Recipient Name and Address
db/jdb	Todd Diedrich, Ashley Esquivel, 12282 W 65th Ave, Arvada, CO 80004-2408
42470634	+ Citadel Servicing Corp DBA Acra Lending, 3 Ada Pkwy Suite 200A, Irvine, CA 92618-2322
42470637	Curacao Credit, 1605 W Olympic Blvd Ste 700, Los Angeles, CA 90015-3832
42470647	Paulson Orthodontics, 219 Cajon St, Redlands, CA 92373-5201

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bhestonecf@gmail.com	May 14 2025 00:42:00	Benjamin Heston, Nexus Bankruptcy, 3090 Bristol Street #400, Costa Mesa, CA 92626
tr	^ MEBN	May 14 2025 00:38:43	Rod Danielson (TR), 3787 University Avenue, Riverside, CA 92501-3332
smg	EDI: EDD.COM	May 14 2025 04:33:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	May 14 2025 04:33:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42470631	^ MEBN	May 14 2025 00:38:31	AWA Collection, PO Box 6605, Orange, CA 92863-6605
42470630	Email/PDF: AffirmBKNotifications@resurgent.com	May 14 2025 00:56:56	Affirm, 30 Isabella St Fl 4, Pittsburgh, PA 15212-5862
42470632	+ EDI: BANKAMER2	May 14 2025 04:33:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42470635	Email/Text: correspondence@credit-control.com	May 14 2025 00:43:00	Credit Control, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338
42470633	+ EDI: AIS.COM	May 14 2025 04:33:00	Capital One N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Salt Lake City, UT 73118-7901
42470636	Email/PDF: creditonebknotifications@resurgent.com	May 14 2025 00:56:25	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
42470638	EDI: DISCOVER	May 14 2025 04:33:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
42470639	+ EDI: AISACG.COM	May 14 2025 04:33:00	Exeter Finance LLC, c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
42470640	^ MEBN	May 14 2025 00:38:36	First Portfolio Ventures II, LLC, 3091 Governors

District/off: 0973-6

User: admin

Page 2 of 3

Date Rcvd: May 13, 2025

Form ID: 309I

Total Noticed: 27

42470641	EDI: CALTAX.COM	May 14 2025 04:33:00	Lake Drive Suite 500, Norcross, GA 30071-1135
42470642	EDI: LCIICSYSTEM	May 14 2025 04:33:00	Franchise Tax Board, Personal Bankruptcy MS A340, PO Box 2952, Sacramento, CA 95812-2952
42470643	EDI: IRS.COM	May 14 2025 04:33:00	IC System, 444 Highway 96 E, Saint Paul, MN 55127-2557
42470644	EDI: JEFFERSONCAP.COM	May 14 2025 04:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
42470645	Email/PDF: resurgentbknotifications@resurgent.com	May 14 2025 00:56:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud, MN 56302-9617
42470646	+ Email/Text: bankruptcy@ncaks.com	May 14 2025 00:42:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
42470648	EDI: PRA.COM	May 14 2025 04:33:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, PO Box 3023, Hutchinson, KS 67504-3023
42470649	EDI: Q3G.COM	May 14 2025 04:33:00	Portfolio Recovery Associates, LLC, c/o Capital One, N.A., PO Box 41067, Norfolk, VA 23541
42470650	Email/Text: bankruptcygroup@sce.com	May 14 2025 00:43:00	Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
42470651	Email/Text: webadmin@vhllc.co	May 14 2025 00:43:00	Southern California Edison Company, 1551 W San Bernardino Road, Covina, CA 91722-3407
			Vance & Huffman LLC, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Joint Debtor Ashley Esquivel bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Debtor Todd Diedrich bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Rod Danielson (TR)	

District/off: 0973-6

User: admin

Page 3 of 3

Date Rcvd: May 13, 2025

Form ID: 309I

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notice-efile@rodan13.com

United States Trustee (RS)

ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Todd Diedrich	Social Security number or ITIN: xxx-xx-4797
	First Name    Middle Name    Last Name	EIN: 11-3843711
Debtor 2: (Spouse, if filing)	Ashley Esquivel	Social Security number or ITIN: xxx-xx-1306
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	Central District of California	Date case filed for chapter: 13    5/12/25
Case number:	6:25-bk-13091-RB	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

5/24

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Todd Diedrich	Ashley Esquivel
<b>2. All other names used in the last 8 years</b>	dba A Drain Man	
<b>3. Address</b>	12282 W 65th Ave Arvada, CO 80004-2408	12282 W 65th Ave Arvada, CO 80004-2408
<b>4. Debtor's attorney</b> Name and address	Benjamin Heston Nexus Bankruptcy 3090 Bristol Street #400 Costa Mesa, CA 92626	Contact phone 949-312-1377  Email: bhestonecf@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Rod Danielson (TR) 3787 University Avenue Riverside, CA 92501	Contact phone (951) 826-8000  Email: notice-efile@rodan13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	3420 Twelfth Street, Riverside, CA 92501-3819	Hours open: 9:00AM to 4:00 PM Contact phone 855-460-9641 Dated: 5/13/25

6/AJ

**For more information, see pages 2 and 3**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 18, 2025 at 08:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 376 608 2241, and Passcode 7122449023, OR call 1 909 498 7843</b>  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> .
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/18/25</b>  <b>Filing deadline: 7/21/25</b>  <b>Filing deadline: 11/10/25</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.  Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Hearing on Confirmation of Plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The plan will be sent separately by the debtor, and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

For more information, see pages 1 and 3

<b>14. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)</b>	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
<b>15. Failure to File a Statement and/or Schedule(s)</b>	<b>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS</b> , the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.
	<b>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREDITADORES Y/U OTROS DOCUMENTOS REQUERIDOS</b> , tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREDITADOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46º día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.
<b>16. Failure to Appear at the Section 341(a) Meeting and Hearing of Confirmation of Chapter 13 Plan</b>	Appearance by debtor(s) and the attorney for debtor(s) is required at both the section 341(a) meeting and the confirmation hearing. Unexcused failure by the debtor(s) to appear at either the section 341(a) meeting and/or the confirmation hearing may result in dismissal of the case.
<b>17. Bankruptcy Fraud and Abuse</b>	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 3801 University Avenue Suite 720, Riverside, CA 92501-3200.
<b>18. Assistance for Self-Represented Litigants</b>	For Self-Represented Litigants (individuals who do not have an attorney), see the following link for information on how you may afford an attorney in a chapter 13 case (Chapter 13 Panel for Self-Represented Litigants): <a href="https://www.cacb.uscourts.gov/local-and-county-bar-associations-lawyer-referral-options">https://www.cacb.uscourts.gov/local-and-county-bar-associations-lawyer-referral-options</a> .

For more information, see pages 1 and 2